

OFFICIAL SAFETY NEWSLETTER OF CIVIL AIR PATROL

Older Pilots An Insurance Risk? AOPA Launches Aging Pilot Study To Find Out

Some aviation insurance underwriters are surcharging older pilots. Is that fair? Is it justified by the accident experience?

"AOPA is launching our Aging Pilot study, a three-pronged effort to answer those questions and more," said AOPA President Phil Boyer.
"Utilizing the extensive research resources of both AOPA and the AOPA Air Safety Foundation as well as expertise from a qualified third-party source, we intend to find out what kinds of accidents older pilots are having, what causes them, and what actually happens to pilots' skills as they age.

"This study is extraordinarily important to pilots, because the answers could very well affect general aviation safety and the cost of flying for everyone — something that members constantly tell us is a primary concern," Boyer said.

Today, some companies are adding escalating surcharges for pilots over 60. One company, for example, charges 30 percent above its base rate for an age 70 pilot, 95 percent for age 75, and a whopping 160 percent for an octogenarian aviator. Some companies won't even issue a new policy for an older pilot.

AOPA will begin by looking at insurance claims for older pilots. What kinds of incidents or accidents are they experiencing? What's the ratio of "fender benders" to more serious claims?

Next, the study will probe the AOPA Air Safety Foundation's extensive accident database, looking for the causes of accidents involving older pilots.

Finally, AOPA will engage an independent research organization to evaluate what happens to the cognitive and neuro-muscular skills of pilots as they age. Can the changes be predicted?

Can these skills be easily measured? What kinds of mitigating measures can be taken to accommodate and compensate for the changing skills of pilots as they age?

"Currently, there is no hard, scientific data to justify the way some insurance companies are treating older pilots," said Boyer. "We're going to find the truth.

"And when we do, we'll report it — regardless of the outcome. This affects all of us. And we're all getting older."

March 17, 2005 (Reprinted with permission from AOPA Online)

King Schools Offers CAP Discount On Practical Risk Management For Pilots

Recently, I reviewed John & Martha King's **Practical Risk Management for Pilots** course on DVD. It's well done, can be done in your head, allows you to print a completion certificate and gives you a 10% reduction on your Avemco Insurance. It consists of two acronyms -- **PAVE**: Pilot, Aircraft, en Vironment, External pressures (for pre-flight risk management) and **CARE**: Consequences, Alternatives, Reality, External pressures (for managing risk in-flight). It made a lot of sense and is custom tailored to General Aviation.

Ken Kaplan, Senior Vice President, Marketing and Sales, King Schools, Inc. has offered a CAP Wing discount on this course. Wings can either:

- Order ten courses and get the eleventh free, or
- Buy fifty or more and the price is \$39ea. instead of the regular cost of \$49ea. (The only requirement is that courses are shipped together to a single address.)

For more details on this DVD course, go to: http://kingschools.com/prm.asp.



Col Davis R. (Dick) Bonner, Jr., CAP/SE dbonner@cap.gov

Maj Karen DeMars, GLR/SE kdemars@jamdata.net

Lt Col Hank Hernandez, MER/SE HHdz@cox.net **Lt Col David Belcher,** NER/SE dbelcher@ner.cap.gov

Col John Rooney, NCR/SE jrooney@omni-tech.net

Lt Col Harold W. Jaynes, PCR/SE wallyjaynes@verizon.net

Maj John R. Wagner, RMR/SE RMR_SE@comcast.net

Maj Ernest C. Manzano, SER/SE emanzano@bellsouth.net

Maj Chuck Farry, SWR/SE ramprat51@juno.com

Gary K. Woodsmall, HQ CAP/SE, Editor Phone: 334.953.5352 Fax: 800.555.7902 gwoodsmall@cap.gov

HQ Civil Air Patrol/SE 105 South Hansell Street Maxwell AFB AL 36112-6332

101 Critical Days of Summer

"101 Critical Days" is the historically accident-filled period of time between Memorial Day Weekend, which begins at 4pm on 27 May, and Labor Day Weekend, ending at 7am on 6 September. Summer time, unfortunately, is a time we place ourselves at greatest risk. With longawaited vacations and weekends filled with CAP activities, we tend to be over-anxious and a little less attentive in our eagerness to enjoy all our carefully planned events. Eagerness and inattention can be a tragic combination. We want the summer of 2005 to be an enjoyable and mishapfree summer, but it requires extra effort from everyone to be especially careful, diligent and safety conscious. Remember, Operational Risk Management (ORM) can work as well at a weekend barbeque as it can at a CAP flight activity. You simply must identify the hazards, assess how risky they are and come up with a plan to minimize or eliminate the risk. So please take the time to examine each situation of each activity and consider the consequences of not making safety a part of every decision.

Cinco De Mayo Plan **Amigos don't let Amigos Drive Drunk**

Cinco de Mayo has become a big night out for many, particularly young adults. But it is also a very dangerous night out because of alcohol or drug impaired drivers. Those celebrating this year should be sure and designate their sober driver in advance - before the festivities begin.

Since 1999, an average of 43 percent of all highway fatalities each year on May 5 and overnight into the early morning on May 6 were caused by impaired drivers with blood alcohol content (BAC) levels of 0.08 percent and above, according to the National Highway Traffic Safety Administration (NHTSA).



Click It or Ticket

Of the nearly 32,000 passenger vehicle occupants killed annually in automobile crashes, 56 percent were not wearing a safety belt. Law enforcement agencies across the nation will join forces to Every Trip, Every Time, increase safety belt usage through

the *Click It or Ticket* campaign, which runs from 23 May - 5 June. Please wear your safety belt save your money and help save your life.

Fainting - What Causes It?

Fainting mishaps occur on a regular basis in CAP, especially in the cadet ranks. Fainting is not reportable according to CAPR 62-2, unless there is lasting trauma. We've had a solo cadet faint while flying a glider and numerous cadets faint during sports, exercise and drill & ceremony. Fortunately, most do not result in lasting trauma. But we have had our share of goose-eggs, chipped teeth and busted lips. So why does this happen?

Fainting, which is also called syncope, can be related to many different things. More than one thing may be the cause of fainting. Sometimes a specific cause for fainting can't be found. Fainting can happen when not enough oxygen flows through your blood and into your brain. You lose consciousness, or "pass out," for a very brief time -- just a few seconds or minutes. A sudden drop in your blood pressure can cause you to faint. Sometimes your heart rate and blood vessels can't react fast enough when your body's need for oxygen changes. This is very common among older people. It can happen when:

- You stand up fast.
- You work or play hard, especially if it's very hot.
- You begin to breathe too fast (hyperventilating).
- You get very upset. Being upset can affect the nerves that control your blood pressure.
- You're taking medicine for high blood pressure. So, how should you cope with fainting?

If you feel faint:

- Lie down or sit down.
- If you sit, put your head between your knees.

If someone else faints:

- Position the person on his or her back and elevate the legs.
- Watch the airway carefully—person may vomit.
- Check for breathing. If none, have someone call 911 and begin CPR.
- Help restore blood flow loosen clothing. If the person doesn't regain consciousness in 1-2 minutes - call 911.
- Treat injuries sustained in the fall.

Knowing CPR can save a life